



## **STATE HEALTH BENEFIT PLAN (SHBP) SPOUSAL SURCHARGE POLICY Effective January 1, 2009**

Currently the SHBP charges members a \$30 per monthly spousal surcharge if the spouse is eligible for coverage through his/her employer and the spouse elects not take the coverage.

A member may have the spousal surcharge removed if the required documentation, as indicated on the Spousal Surcharge Affidavit Form (SP01 3.15.09), is submitted. The request may be made anytime during the plan year. Removal is on a prospective basis only and SHBP will not make refunds for previous health deduction premiums as Internal Revenue Service rules do not allow premium changes to be made retroactively.

All requests must be submitted on a "Removal of Spousal Surcharge Affidavit" and members must submit the appropriate documentation as listed below:

- **Spouse is enrolled in his/her employer's health coverage:** A copy of the insurance card, letter from the insurer, or letter from the employer is required
- **Spouse is employed but is not eligible for or not offered health benefits through the employer:** A letter, on the employer's letterhead with an employer contact person's name and phone number that states spouse's name and that spouse is not offered health benefits is required
- **Spouse is employed and also covered through his/her employer under the SHBP.** A copy of the spouse's insurance card is required or his/her Social Security number is given so SHBP can verify coverage
- **Spouse is unemployed and not covered under any other health coverage:** A copy of the prior year's federal tax return (with financial information blocked out) showing unemployed status is required. If recently unemployed, a signed, notarized statement giving the name of spouse and attesting that spouse is currently unemployed and not covered under any other health coverage

### **Steps to Remove Surcharge**

1. Member must complete the "Removal of Spousal Surcharge Form" available on the Georgia Department of Community Health (DCH) Web site [www.dch.georgia.gov/shbp\\_plans](http://www.dch.georgia.gov/shbp_plans) and attach the corresponding documentation.
2. Member submits the signed affidavit and appropriate documentation to his/her benefits/payroll office
3. Payroll location fills out the deduction information (must show a minimum of one month's surcharge deduction) and forwards the "Removal of Spousal Surcharge Form" and documentation to SHBP at P.O. Box 38342, Atlanta, GA 30303
4. Payroll location changes the deduction on its system
5. SHBP receives the form and documentation; reviews to determine appropriate documentation is attached and if correct, removes the surcharge
6. Once SHBP has removed the surcharge, it will be reflected in your next month's billing statement